

February 15, 2002

VIA FACSIMILE

Jane E. Alexander  
Duane Morris, LLP  
100 College Road West  
Suite 100  
Princeton, NJ 08540-6604

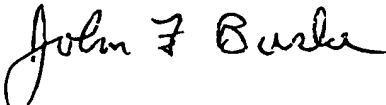
Dear Ms. Alexander,

I am in receipt of your letter dated January 14, 2002 regarding the patent application for my invention "1-Step Surety." I must say, I'm surprised someone with official status, many of whom know me well, did not inform me that The Hartford intended to claim 100% ownership of my invention. Honestly, I'm disappointed.

I'm also curious what "VALUE RECEIVED" you are referring to in the "ASSIGNMENT AND AGREEMENT" document you are requesting me to sign? When I was asked to run the Fidelity & Surety Operations I was not hired to build a system, nor do I believe that I have any fiduciary obligation to The Hartford to relinquish ownership of my patent rights."

If someone at The Hartford, with authority to negotiate and settle this potential dispute, wishes to discuss this with me, please have them call. I have no intention of giving as valuable a patent as this away to anyone without adequate compensation.

Respectfully yours,



John F. Burke

Cc: David Zwiener

**RECEIVED**

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